

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:  
THERESA MICHELLE RAYFORD  
Debtor(s)

Case No. 16-19256

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/11/2016.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/21/2016.
- 6) Number of months from filing to last payment: 3.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$680.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$680.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$179.22
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1.36
Other	\$112.95

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$293.53**

Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASHRO LIFESTYLE	Unsecured	405.00	405.23	405.23	0.00	0.00
AT&T Mobility	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	414.00	305.82	305.82	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	219.00	301.07	301.07	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCI	Secured	NA	NA	1,500.00	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCI	Secured	1,500.00	1,450.39	1,450.39	0.00	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	800.00	1,246.76	1,246.76	0.00	0.00
COMMONWEALTH EDISON	Unsecured	300.00	321.03	321.03	0.00	0.00
CREST FINANCIAL	Unsecured	1,500.00	1,070.23	1,070.23	0.00	0.00
CREST FINANCIAL	Secured	600.00	NA	600.00	32.55	0.00
ECMC	Unsecured	2,344.00	6,958.72	6,958.72	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	927.00	NA	NA	0.00	0.00
FINGERHUT CORP	Unsecured	306.00	NA	NA	0.00	0.00
FIRST CREDIT CORP	Unsecured	2,100.00	NA	2,568.16	0.00	0.00
FIRST CREDIT CORP	Secured	NA	2,568.16	2,568.16	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	752.97	752.97	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	6,000.00	6,571.91	6,571.91	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Secured	4,775.00	8,620.22	4,775.00	353.92	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	4,028.00	NA	3,845.22	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	0.00	463.00	463.00	0.00	0.00
Mabt/Contin	Unsecured	0.00	NA	NA	0.00	0.00
MIDNIGHT VELVET	Unsecured	275.00	275.95	275.95	0.00	0.00
NAVIENT	Unsecured	2,246.00	NA	NA	0.00	0.00
NPRTO ILLINOIS LLC	Unsecured	NA	2,574.53	2,574.53	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	446.00	641.33	641.33	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	572.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	418.00	418.46	418.46	0.00	0.00
PRESTIGE FINANCIAL SVC	Unsecured	3,174.16	NA	NA	0.00	0.00
PRESTIGE FINANCIAL SVC	Secured	6,350.00	10,204.50	10,204.50	0.00	0.00
PROGRESSIVE	Unsecured	2,100.00	NA	NA	0.00	0.00
STATE BANK OF TEXAS	Secured	33,705.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TEMPO FINANCIAL	Unsecured	1,800.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	2,101.00	963.16	963.16	0.00	0.00
VILLAGE OF BERWYN	Unsecured	400.00	NA	NA	0.00	0.00
WHY NOT LEASE IT	Unsecured	1,300.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,500.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,775.00	\$353.92	\$0.00
All Other Secured	\$14,823.05	\$32.55	\$0.00
<b>TOTAL SECURED:</b>	<b>\$21,098.05</b>	<b>\$386.47</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,571.91	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$6,571.91</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$23,111.64</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$293.53</u>
Disbursements to Creditors	<u>\$386.47</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$680.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/02/2017

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.